

Information to identify the case:

Debtor 1	Torrey J. Young	Social Security number or ITIN	xxx-xx-3900
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Pamela A. Young	Social Security number or ITIN	xxx-xx-3619
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Date case filed for chapter **7** **8/29/19**

Case number: **19-10874-TPA**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Torrey J. Young	Pamela A. Young
2. All other names used in the last 8 years		
3. Address	10804 Carol Lane North East, PA 16428	10804 Carol Lane North East, PA 16428
4. Debtor's attorney Name and address	Rebeka Seelinger 4640 Wolf Road Erie, PA 16505	Contact phone 814-824-6670 Email: rebeka@seelingerlaw.com
5. Bankruptcy trustee Name and address	Joseph B. Spero 3213 West 26th Street Erie, PA 16506	Contact phone 814-836-1011 Email: sperolaw@neohio.twcbc.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 9/6/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 23, 2019 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/23/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Torrey J. Young
Pamela A. Young**
Debtor(s)

Bankruptcy Case No.: 19-10874-TPA
Chapter: 7

ORDER

WHEREAS, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

WHEREAS, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75th day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: September 6, 2019

Thomas P. Agresti
United States Bankruptcy Judge

REMINDER TO COUNSEL

BEFORE FILING:

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

AFTER FILING:

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

Certificate of Notice Page 5 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Torrey J. Young
 Pamela A. Young
 Debtors

Case No. 19-10874-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
 Form ID: 309A

Page 1 of 3
 Total Noticed: 46

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db/jdb
 aty +Torrey J. Young, Pamela A. Young, 10804 Carol Lane, North East, PA 16428-5119
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 15114049 +ACL, PO Box 740631, Cincinnati, OH 45274-0631
 15114050 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 15114055 +CBCS, PO Box 2589, Columbus, OH 43216-2589
 15114053 +Caine & Weiner, 12005 Ford Rd., Suite 300, Dallas, TX 75234-7262
 15114057 +Credence, PO Box 1253, Southgate, MI 48195-0253
 15114061 Erie County Tax Claim Bureau, 140 W 6th Street #110, Erie, PA 16501-1073
 15114062 Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
 15114064 +Gregory M. Cropp, DMD, 5690 Perry Highway, Erie, PA 16509-3565
 15114065 +Huffman Family Chiropractic, LLC, 2030 East 38th St, Erie, PA 16510-3607
 15114067 +Medexpress Billing, PO Box 14000, Belfast, ME 04915-4033
 15114068 Medicor Associates Inc., Billing Dept, 3330 Peach St Suite 203, Erie, PA 16508-2772
 15114069 +Metabolic Disease Assoc of Erie, 240 West 11th St, Erie, PA 16501-1758
 15114070 +Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
 15114071 ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,
 WILLIAMSVILLE NY 14221-5887
 (address filed with court: National Fuel Gas, PO Box 371835, Pittsburgh, PA 15250-7835)
 15114072 +Orthopaedic & Sports Med of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423
 15114073 +Pathology Assoc of Erie Inc, 5700 Southwyck Blvd, Toledo, OH 43614-1509
 15114074 Penelec, 76 S. Main St., A-RPC, Akron, OH 44308-1890
 15114075 +Plaza Dental, 702 W 34th Street, Erie, PA 16508-2692
 15114077 +State Farm, PO Box 44110, Jacksonville, FL 32231-4110
 15114078 +Stein & Eisenberg P.C., 1581 Main Street Suite 200, Warrington, PA 18976-3403
 15114079 +Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100
 15114080 +TekCollect Inc, Attn: Bankruptcy, Po Box 1269, Columbus, OH 43216-1269
 15114081 +The Regional Cancer Center, 2500 W 12th Street, Erie, PA 16505-4597
 15114083 +True Health Diagnostics, 3803 Parkwood Blvd, Suite 400, Frisco, TX 75034-8643
 15114084 +UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348
 15114085 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 15114086 +US Acute Care Solutions, PO Box 14000, Belfast, ME 04915-4033
 15114087 +US Department of Education, PO Box 66080, Tucson, AZ 85728-6080
 15114088 +Wesleyville Borough, 3421 Buffalo Road, Erie, PA 16510-1894

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rebeka@seelingerlaw.com Sep 07 2019 02:17:50 Rebeka Seelinger,
 4640 Wolf Road, Erie, PA 16505
 tr +EDI: QJBSPERO.COM Sep 07 2019 06:13:00 Joseph B. Spero, 3213 West 26th Street,
 Erie, PA 16506-2507
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2019 02:18:15 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 07 2019 02:18:18
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 15114052 +EDI: CINGMIDLAND.COM Sep 07 2019 06:13:00 AT&T, PO Box 6416,
 Carol Stream, IL 60197-6416
 15114051 +EDI: RMCB.COM Sep 07 2019 06:13:00 American Medical Collection Agency,
 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
 15114056 E-mail/Text: clientrep@capitalcollects.com Sep 07 2019 02:18:42 CCS, Attn: Bankruptcy,
 Po Box 150, West Berlin, NJ 08091
 15114054 +EDI: CAPITALONE.COM Sep 07 2019 06:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15114058 +EDI: CCS.COM Sep 07 2019 06:13:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 15114059 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 07 2019 02:18:31
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 15114060 +EDI: DIRECTV.COM Sep 07 2019 06:13:00 DirectTV, PO Box 5007,
 Carol Stream, IL 60197-5007
 15114063 +EDI: ESCALLATE.COM Sep 07 2019 06:13:00 Escallate LLC, PO Box 645425,
 Cincinnati, OH 45264-5425
 15114066 +EDI: RESURGENT.COM Sep 07 2019 06:13:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
 Po Box 10497, Greenville, SC 29603-0497
 15114076 E-mail/Text: dl-csgbankruptcy@charter.com Sep 07 2019 02:18:43 Spectrum,
 4145 S. Falkenburg Road, Riverview, FL 33578-8652
 15114082 +E-mail/Text: bankruptcydepartment@tsico.com Sep 07 2019 02:18:36 Transworld Sys Inc/51,
 Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 15

District/off: 0315-1

User: culy
Form ID: 309A

Page 2 of 3
Total Noticed: 46

Date Rcvd: Sep 06, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
15114089* U.S. Bank National Association, not in its individ
+ACL, PO Box 740631, Cincinnati, OH 45274-0631
15114092* +AT&T, PO Box 6416, Carol Stream, IL 60197-6416
15114090* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15114091* +American Medical Collection Agency, 4 Westchester Plaza, Building 4,
Elmsford, NY 10523-1615
15114095* +CBCS, PO Box 2589, Columbus, OH 43216-2589
15114096* CCS, Attn: Bankruptcy, PO Box 150, West Berlin, NJ 08091
15114093* +Caine & Weiner, 12005 Ford Rd., Suite 300, Dallas, TX 75234-7262
15114094* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15114097* +Credence, PO Box 1253, Southgate, MI 48195-0253
15114098* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15114099* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15114100* +DirectTV, PO Box 5007, Carol Stream, IL 60197-5007
15114101* Erie County Tax Claim Bureau, 140 W 6th Street #110, Erie, PA 16501-1073
15114102* Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
15114103* +Escallate LLC, PO Box 645425, Cincinnati, OH 45264-5425
15114104* +Gregory M. Cropp, DMD, 5690 Perry Highway, Erie, PA 16509-3565
15114105* +Huffman Family Chiropractic, LLC, 2030 East 38th St, Erie, PA 16510-3607
15114106* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
15114107* +Medexpress Billing, PO Box 14000, Belfast, ME 04915-4033
15114108* Medicor Associates Inc., Billing Dept, 3330 Peach St Suite 203, Erie, PA 16508-2772
15114109* +Metabolic Disease Assoc of Erie, 240 West 11th St, Erie, PA 16501-1758
15114110* +Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15114111* +NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,
WILLIAMSVILLE NY 14221-5887
(address filed with court: National Fuel Gas, PO Box 371835, Pittsburgh, PA 15250-7835)
15114112* +Orthopaedic & Sports Med of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423
15114113* +Pathology Assoc of Erie Inc, 5700 Southwyck Blvd, Toledo, OH 43614-1509
15114114* Penelec, 76 S. Main St., A-RPC, Akron, OH 44308-1890
15114115* +Plaza Dental, 702 W 34th Street, Erie, PA 16508-2692
15114116* Spectrum, 4145 S. Falkenburg Road, Riverview, FL 33578-8652
15114117* +State Farm, PO Box 44110, Jacksonville, FL 32231-4110
15114118* +Stein & Eisenberg P.C., 1581 Main Street Suite 200, Warrington, PA 18976-3403
15114119* +Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100
15114120* +TekCollect Inc, Attn: Bankruptcy, PO Box 1269, Columbus, OH 43216-1269
15114121* +The Regional Cancer Center, 2500 W 12th Street, Erie, PA 16505-4597
15114122* +Transworld Sys Inc/51, Attn: Bankruptcy, PO Box 15618, Wilmington, DE 19850-5618
15114123* +True Health Diagnostics, 3803 Parkwood Blvd, Suite 400, Frisco, TX 75034-8643
15114124* +UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348
15114125* UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15114126* +US Acute Care Solutions, PO Box 14000, Belfast, ME 04915-4033
15114127* +US Department of Education, PO Box 66080, Tucson, AZ 85728-6080
15114128* +Wesleyville Borough, 3421 Buffalo Road, Erie, PA 16510-1894

TOTALS: 1, * 40, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee Et Al... bkgroup@kmlawgroup.com
Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.axosfs.com;legalmom18@hotmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-1

User: culy
Form ID: 309A

Page 3 of 3
Total Noticed: 46

Date Rcvd: Sep 06, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rebeka	Seelinger	on behalf of Debtor Torrey J. Young	rebeka@seelingerlaw.com
Rebeka	Seelinger	on behalf of Joint Debtor Pamela A. Young	rebeka@seelingerlaw.com
			TOTAL: 5